THE LIFE OF A SUCCESSFUL BANKER

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"A good man can't be kept down—think of Jonah!"

THE LIFE OF A SUCCESSFUL BANKER

BY HIS

BOSWELL

ILLUSTRATIONS BY

SPENCER WRIGHT

PAUL ELDER AND COMPANY
PUBLISHERS, SAN FRANCISCO

TO MY BEST FRIEND
WHOM I HAVE NEVER SEEN

"THE LIFE OF A" SUCCESSFUL BANKER

THE LIFE OF A SUCCESSFUL BANKER

THE subject of this sketch was born in North Carolina and, like Topsy, "growed." The oldest inhabitant having died, it was impossible to get further particulars on this point. It is, perhaps, just as well not to refer to his remote ancestors, he being in no way responsible for them. He represented posterity at that time, and was not like Bellamy, "Looking Backward."

Advice is cheap until you begin to follow it.

"Go West, old man, go West!"

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EX CAROLINA

At the tender age of four he took his parents by the hand and, in a voice trembling with emotion, thus addressed his venerable sire:

"Go West, old man, go West!" and then bestowed upon them his blessing. Thus, freed from all encumbrances and having a banker's instinct strong within him, he entered upon his first financial transaction, which was one of Exchange: He exchanged his milk bottle and contents for a nickel, which he put in the nearest slot and won two plugs of North Carolina straight-cut.

The Tarheel & Cracker-Jack Railroad of North Carolina was so "crooked" that the subject of this

There is a good deal
that might go without saying, but
very little that does.

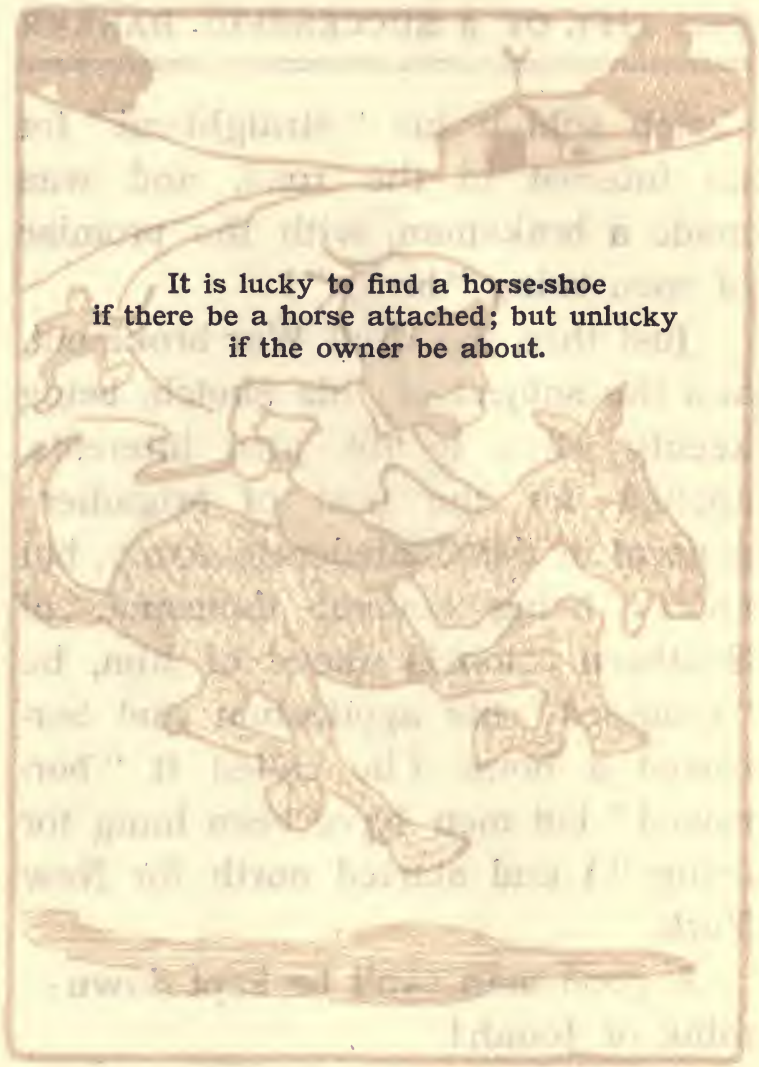
"Was made a brakeman."

EX CAROLINA

sketch sold it his "straight-cut" for an interest in the road, and was made a brakeman, with the promise of soon being "broke"!

Just then the Civil War broke out, and the subject of this sketch, being keenly alive to his own interests, applied for the post of brigadier-general in the Confederate Army, but there being several thousands of Southern colonels ahead of him, he "renigged" his application and borrowed a horse (he called it "borrowed" but men have been hung for doing it) and started north for New York.

A good man can't be kept down—think of Jonah!



It is lucky to find a horse-shoe
if there be a horse attached; but unlucky
if the owner be about.

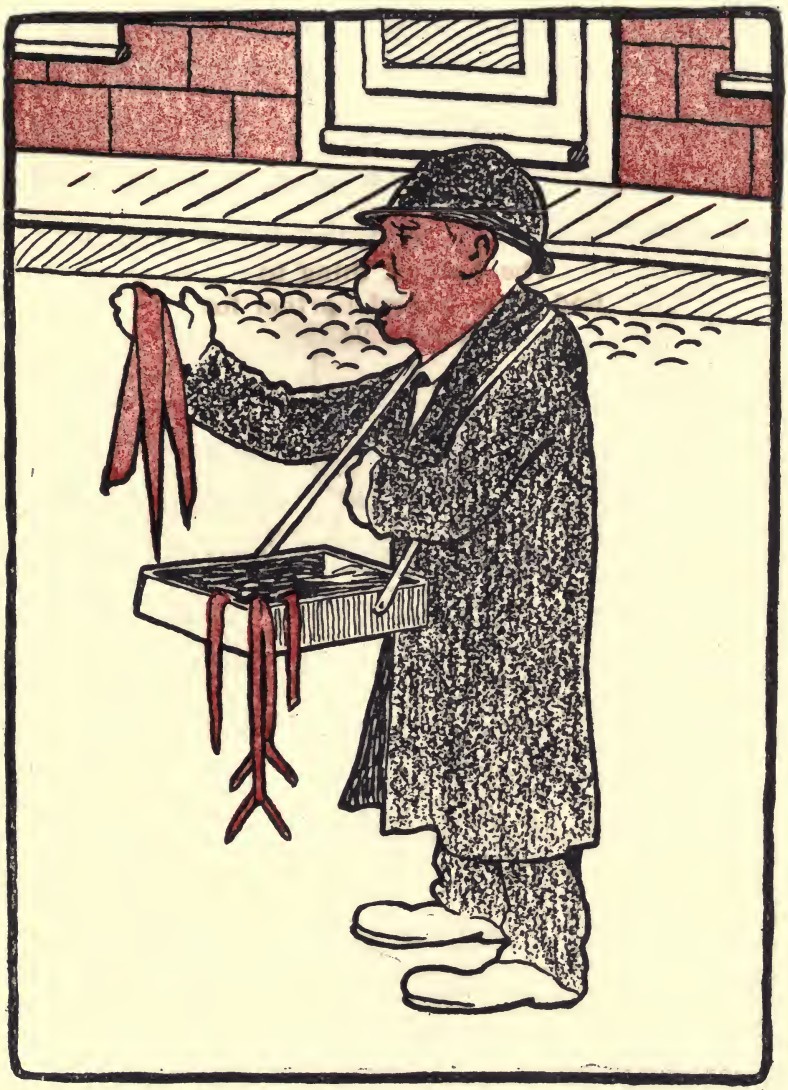
"Borrowed a horse."

EX CAROLINA

After many adventures, too numerous to mention, he finally arrived at his destination without any baggage to speak of. In the great metropolis he went into the dry-goods business, which made him dry and created a thirst. So he went into the "wet-goods" business, where he in time (and through the till) acquired a competency—likewise a florid complexion—both of which he retains to this day.

Becoming dissatisfied with New York, he "double-crossed" the plains to California. Arriving in San Francisco on a dark and foggy night, he got into the Specific Bank (with a sectional jimmy), but found that some one had preceded him, as there was

The hardest thing to find is an honest partner for a swindle.



"Went into the dry-goods business."

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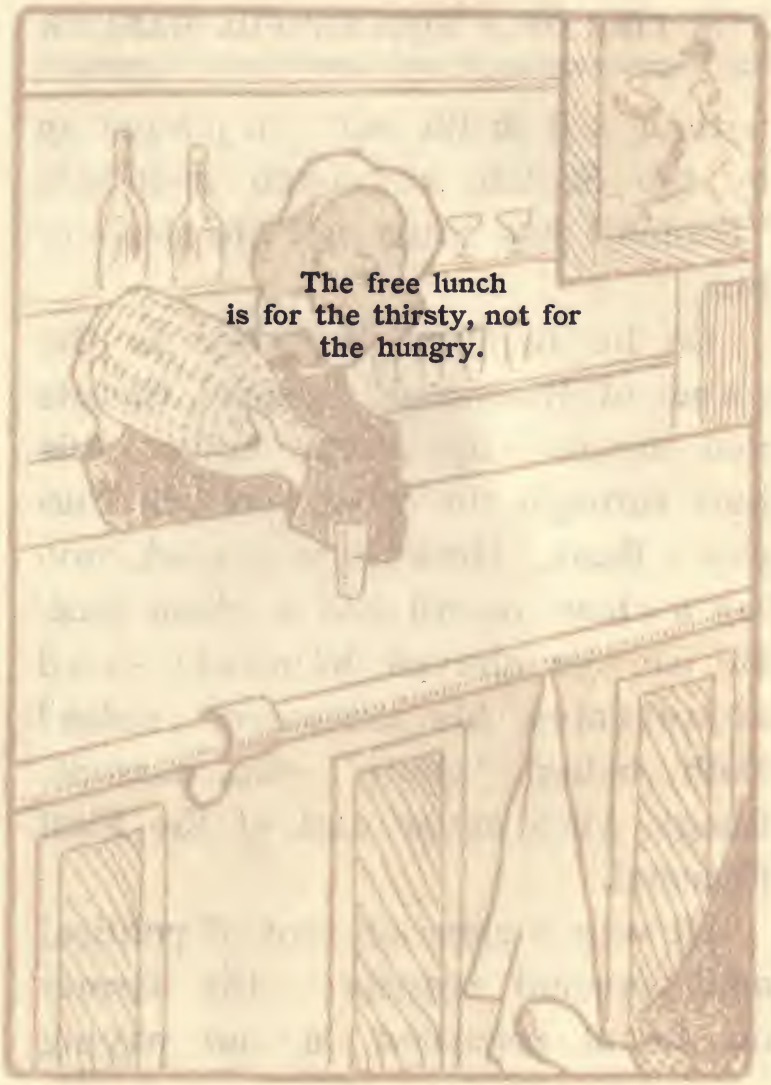
EX CAROLINA

nothing left in the safe—a job put up by the Scotch, and even up-to-date "Scotch" has often got the best of him.

So he inquired his way to the corner of Bush and Sansome Streets and entered upon his duties (this time through the front door) in Curphy's Bank. Here he prospered, having a clean record and a clean face. He always shaved himself—and sometimes his customers' notes! Both being "sharp" transactions, things were never dull at the First Rational.

He was a close student of political and personal economy—the former he found consisted in not paying



The free lunch is for the thirsty, not for the hungry.

"Wet-goods business."

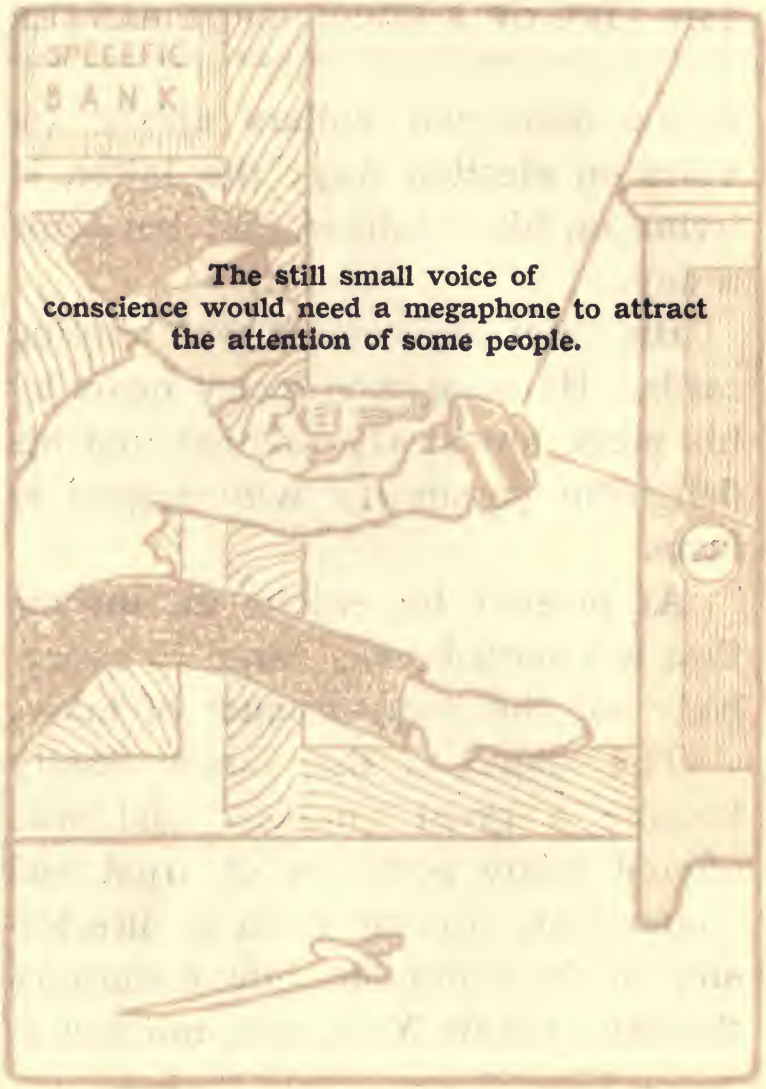
EX CAROLINA

more than two dollars apiece for votes on election day; the latter, in living on his relatives and ten cents a day.

His chief amusement was playing cards. He soon won every heart by his meek and lowly manner and his delightful parsimony with regard to facts.

At present he enjoys an income that is reported very large to everybody but the commissioner of taxes.

The subject of this sketch finally became a great financier and was offered many positions of trust and emolument; among them a directorship in the Equitable Life Assurance Society of New York, but, mindful of



The still small voice of conscience would need a megaphone to attract the attention of some people.

"Got into the Specific Bank."

EX CAROLINA

the fate of Alexander the Great, this offer to play the little game of Hyde and seek was declined. Hence he is not in jail.

The subject of this sketch declines to admit that Doctor Osler's theory is correct, at least as far as chloroform goes. He tried a bottle of it, but as nothing that ever came out of a bottle could hurt him, he is still with us. And we hope he may remain so for many years. When Gabriel toots his final horn we feel confident that St. Peter will make him the custodian of Peter's Pence, and, when the angels and the Choir Invisible trumpet him a gladsome welcome to the Gates Ajar, we have

**Beware of the stuff
you swallow today and taste
tomorrow.**

"Tried a bottle of it."

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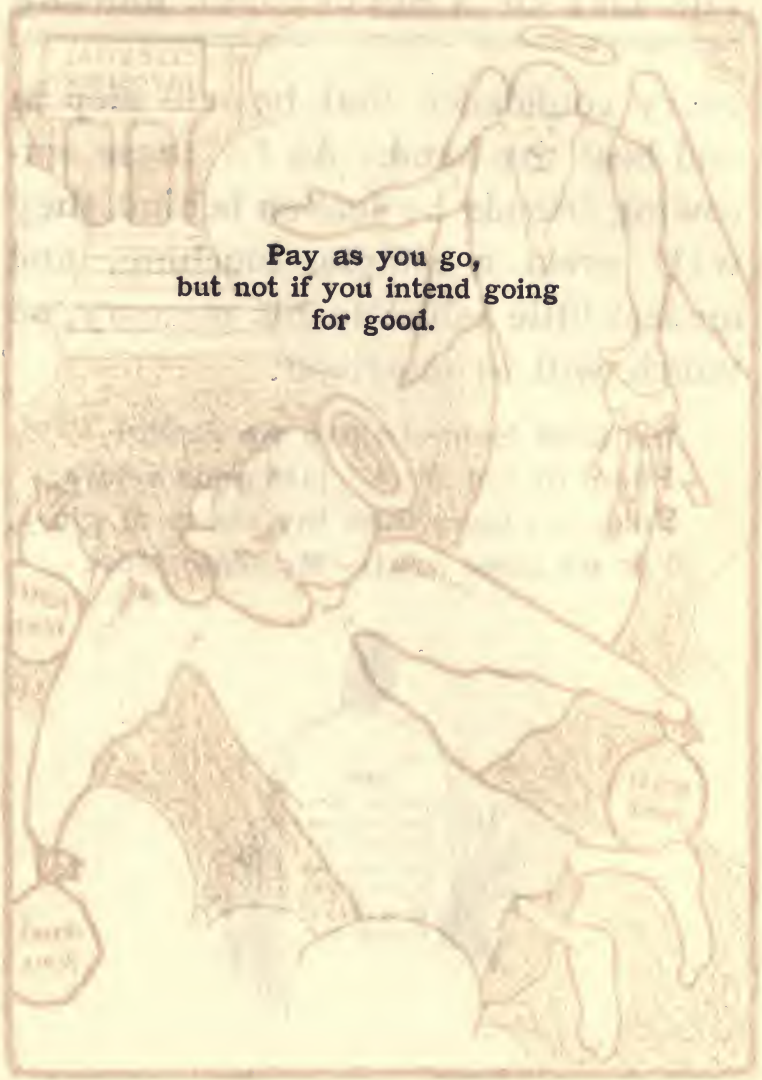
EX CAROLINA

every confidence that he will step in and beat the band. As for those sorrowing friends he leaves behind, they will erect a simple, touching, and modest little tablet to his memory, on which will be inscribed:

Hic jacet Sam—whom we deplore,
Thou art not dead—just gone before.
Take not more than thy share of glory,
For we come next—Memento Mori.


Pay as you go,
but not if you intend going
for good.

"A gladsome welcome to the Gates Ajar."

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EX CAROLINA

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